

Patent  
Attorney Docket No. 032668-027

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Daniel Ian Flitcroft et al.

Application No.: 09/691,175

Filing Date: October 19, 2000

Title: CREDIT CARD SYSTEM AND METHOD

Group Art Unit: 3628

Examiner: CLEMENT B GRAHAM

Confirmation No.: 7048

NINTH  
INFORMATION DISCLOSURE STATEMENT  
TRANSMITTAL LETTER

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir,

Enclosed is a NINTH Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- ☒ No additional fee for submission of an IDS is required.
- ☐ The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
- ☒ A statement under 37 C.F.R. § 1.97(e) is also enclosed.
- ☐ A statement under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
- ☐ Charge \_\_\_\_\_ to Deposit Account No. 02-4800 for the fee due.
- ☐ A check in the amount of \_\_\_\_\_ is enclosed for the fee due.
- ☐ Charge \_\_\_\_\_ to credit card. Form PTO-2038 is attached.

The Director is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

P.O. Box 1404  
Alexandria, Virginia 22313-1404  
(703) 836-6620

Date: April 22, 2005

By

  
John F. Guay

Registration No. 47,248

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Patent Application of )

Daniel Ian Flitcroft et al. )

Application No.: 09/691,175 )

Filed: October 19, 2000 )

For: CREDIT CARD SYSTEM AND )  
METHOD )

Group Art Unit: 3628

Examiner: Clement B. Graham

Confirmation No.: 7048

**NINTH<sup>1</sup> INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, the accompanying information is being submitted in accordance with 37 C.F.R. §§ 1.97 and 1.98.

Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

The submitted information includes U.S. Patent No. 6,298,335, which was discovered by the undersigned during preparation of *Ex Parte* Request for Reexamination No. 90/007,481, filed on March 28, 2005; and U.S. Patent No. 6,012,048, which was cited in an Office Action that issued in connection with U.S. Patent Application No. 09/548,659 on April 6, 2005.

I, the undersigned, hereby state that no item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three (3) months prior to the filing of this Information Disclosure Statement.

<sup>1</sup> The four previously filed Information Disclosure Statements dated April 12, 2004, June 23, 2004, August 12, 2004, and January 11, 2005, were incorrectly numbered, respectively, "Sixth" to "Ninth," whereas these were in fact the Fifth to Eighth filed information disclosure statements.

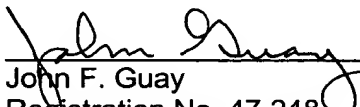
To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date: April 22, 2005

By:

  
John F. Guay  
Registration No. 47,248

P.O. Box 1404  
Alexandria, Virginia 22313-1404  
(703) 836-6620

# **NINTH INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

1

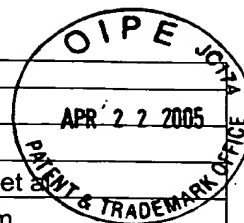
of

1

**Complete if Known**

Application Number	09/691,175
Filing Date	October 19, 2000
First Named Inventor	Daniel Ian Flitcroft et al.
Examiner Name	Clement B. Graham
Attorney Docket Number	032668-027

APR 22 2005

**U.S. PATENT DOCUMENTS**

Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
	6,298,335	B1	Bernstein	10-02-2001
	6,012,048		Gustin et al.	01-04-2000

**FOREIGN PATENT DOCUMENTS**

Examiner Initials	Document Number	Kind Code (if known)	Country	Date of Publication (MM-DD-YYYY)	STATUS						
					Translation	Partial Translation	Eng. Lang. Summary	Search Report	IPER	Abstract	Cited in Spec

**NON-PATENT LITERATURE DOCUMENTS**

Examiner Initials	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

Examiner Signature

Date Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.